
State: Arkansas **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: A02G Group Annuities - Deferred Non-variable/A02G.001 Fixed Premium
Product Name: Group Annuity
Project Name/Number: Endorsement/NY12-184

Filing at a Glance

Company: Metropolitan Life Insurance Company
Product Name: Group Annuity
State: Arkansas
TOI: A02G Group Annuities - Deferred Non-variable
Sub-TOI: A02G.001 Fixed Premium
Filing Type: Form
Date Submitted: 12/10/2012
SERFF Tr Num: META-128803380
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: NY12-184 SD

Implementation
Date Requested:
Author(s): Sandra Bennett, Ruth Rivera, Linda Williams
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/13/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: A02G Group Annuities - Deferred Non-variable/A02G.001 Fixed Premium
Product Name: Group Annuity
Project Name/Number: Endorsement/NY12-184

General Information

Project Name: Endorsement Status of Filing in Domicile:
Project Number: NY12-184 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 12/13/2012
State Status Changed: 12/13/2012 Deemer Date:
Created By: Sandra Bennett Submitted By: Sandra Bennett
Corresponding Filing Tracking Number:

Filing Description:

Re: Form G.7812-83 Group Annuity Contract Endorsement
SERFF Submission: META-128709847

To Whom It May Concern:

Attached please find the amended version of Form G.7812-83 which was approved by your department on October 8, 2012.

Please use this new version for approval. Included please find the red-lined version to show the specific changes.

If you have any additional questions or comments, please feel free to contact me at the above-referenced telephone number me at (212) 578-1563 or Paul Friscia at (212) 578-7409.

Regards,

Salvatore A. D'Addio

Company and Contact

Filing Contact Information

Salvatore D'Addio, Sr. Analyst sdaddio@metlife.com
200 Park Avenue 212-578-1563 [Phone] 1563 [Ext]
12th Floor
New York, NY 10166

State: Arkansas
TOI/Sub-TOI: A02G Group Annuities - Deferred Non-variable/A02G.001 Fixed Premium
Product Name: Group Annuity
Project Name/Number: Endorsement/NY12-184

Filing Company Information

Metropolitan Life Insurance
Company
MetLife
1095 Avenue of the Americas
New York, NY 10036-6796
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per filing
Per Company: No

Company	Amount	Date Processed	Transaction #
Metropolitan Life Insurance Company	\$50.00	12/10/2012	65603465

SERFF Tracking #:	META-128803380	State Tracking #:		Company Tracking #:	NY12-184 SD
State:	Arkansas	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	A02G Group Annuities - Deferred Non-variable/A02G.001 Fixed Premium				
Product Name:	Group Annuity				
Project Name/Number:	Endorsement/NY12-184				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/13/2012	12/13/2012

State:	Arkansas	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	A02G Group Annuities - Deferred Non-variable/A02G.001 Fixed Premium		
Product Name:	Group Annuity		
Project Name/Number:	Endorsement/NY12-184		

Disposition

Disposition Date: 12/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Red-Line		Yes
Supporting Document	ARCERTREG19		Yes
Form	Annuity Contract		Yes
Form	Annuity Contract		Yes

State:	Arkansas	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	A02G Group Annuities - Deferred Non-variable/A02G.001 Fixed Premium		
Product Name:	Group Annuity		
Project Name/Number:	Endorsement/NY12-184		

Form Schedule

Lead Form Number: G.7812-83								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Annuity Contract	Form G.7812-83	POLA	Initial			Form G.7812-83 GAC 298.pdf
2		Annuity Contract	Form G.7812-83	POL	Initial			Form G.7812-83 GAC 1035.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Metropolitan Life Insurance Company
200 Park Avenue New York, NY 10066

Group Annuity Contract No. 298 issued to

Entergy Corporation Companies

Is hereby endorsed, effective October 1, 2012 as follows:

A.) By replacing the following schedules

1. Schedule I – MBR Basis under the Contract with both:

Schedule I (a) – ACTIVE MBR BASIS (Added October 1, 2012) and
Schedule I(b) - FINAL MBR AT DISCONTINUANCE BASIS (Continuation of Prior Arrangement)

2. Schedule IV-Risk Charges (REVISED February 1, 2003) under the Contract with Schedule IV-Risk Charges (Revised October 1, 2012).

B.) By removing all references to Deficit Risk Charge from the Contract.

This endorsement is attached to and made part of the Contract.

Metropolitan Life Insurance Company

Christine M. DeBiase
Vice President and Secretary

Registrar

Date

City and State

SCHEDULE I—(a) ACTIVE MBR BASIS (Added October 1, 2012)*

	ASSUMPTIONS
Mortality Table and Projection Scale	90% GAR94 with 100% Scale AA
Interest	50% US Treasuries and 50% Corporate Aa ⁽¹⁾
Age Setback for Females	None
Expense Load	None

⁽¹⁾ Corporate Aa rates are based on Barclays U.S. Corporate Aa maturities. Cash flows beyond 29 years will be discounted to the 29th year at the lesser of 6% and the 29th year rate.

(b) FINAL MBR AT DISCONTINUANCE BASIS (Continuation of Prior Arrangement)

	ASSUMPTIONS
Mortality Table and Projection Scale	1983 GAM Table 150% of Scale H from 1983 to Valuation Date and thereafter
Interest	Zero-coupon Treasuries for the first 29 years. ⁽²⁾
Age Setback for Females	6 Years
Expense Load	0% load

⁽²⁾ Cash flows beyond 29 years will be discounted to the 29th year at the lesser of 6% and 80% of the 29 year zero-coupon treasury bond rate.

***The ACTIVE MBR BASIS will never be greater than the FINAL MBR AT DISCONTINUANCE BASIS.**

SCHEDULE IV—RISK CHARGES (Revised October 1, 2012)

Risk Charge – MetLife will deduct from the payment fund a risk charge at the end of each calendar month. The annualized risk charge percentage for each calendar month will be determined using the table below, based on the most recently available ratio of the MBR divided by the RAV. The monthly charge will be determined by multiplying the most recently available MBR by one-twelfth of that month's annualized risk charge percentage.

Annualized Risk Charge

MBR	MBR/RAV is less than or equal to 85%	MBR/RAV is greater than 85% but less than or equal to 100%	MBR/RAV is greater than 100% but less than or equal to 110%	MBR/RAV is greater than 110% but less than or equal to 120%	MBR/RAV is over 120%
Less than \$10,000,000	0.0600%	0.0650%	0.2150%	0.3150%	0.3650%
\$10,000,000-\$30,000,000	0.0550%	0.0600%	0.1600%	0.2100%	0.3100%
\$30,000,000-\$90,000,000	0.0400%	0.0450%	0.1450%	0.1950%	0.2950%
\$90,000,000-\$250,000,000	0.0200%	0.0250%	0.1250%	0.1750%	0.2750%
\$250,000,000-\$500,000,000	0.0150%	0.0200%	0.1200%	0.1700%	0.2700%
Over \$500,000,000	0.0125%	0.0200%	0.1200%	0.1700%	0.2700%



Metropolitan Life Insurance Company
200 Park Avenue New York, NY 10066

Group Annuity Contract No. 1035 issued to

Hytrol Conveyor Co., Inc.

Is hereby endorsed, effective October 1, 2012 as follows:

A.) By replacing the following schedules

1. Schedule I – MBR Basis under the Contract with both:

Schedule I (a) – ACTIVE MBR BASIS (Added October 1, 2012) and
Schedule I(b) - FINAL MBR AT DISCONTINUANCE BASIS (Continuation of Prior Arrangement)

2. Schedule IV-Risk Charges under the Contract with Schedule IV-Risk Charges (Revised October 1, 2012).

This endorsement is attached to and made part of the Contract.

Metropolitan Life Insurance Company

Christine M. DeBiase
Vice President and Secretary

Registrar

Date

City and State

SCHEDULE I—(a) ACTIVE MBR BASIS (Added October 1, 2012)*

	ASSUMPTIONS
Mortality Table and Projection Scale	90% GAR94 with 100% Scale AA
Interest	50% US Treasuries and 50% Corporate Aa ⁽¹⁾
Age Setback for Females	None
Expense Load	None

⁽¹⁾ Corporate Aa rates are based on Barclays U.S. Corporate Aa maturities. Cash flows beyond 29 years will be discounted to the 29th year at the lesser of 6% and the 29th year rate.

(b) FINAL MBR AT DISCONTINUANCE BASIS (Continuation of Prior Arrangement)

	ASSUMPTIONS
Mortality Table and Projection Scale	1983 GAM Table 150% of Scale H from 1983 to Valuation Date and thereafter
Interest	Zero-coupon Treasuries for the first 29 years. ⁽²⁾
Age Setback for Females	6 Years
Expense Load	0% load

⁽²⁾ Cash flows beyond 29 years will be discounted to the 29th year at the lesser of 6% and 80% of the 29 year zero-coupon treasury bond rate.

***The ACTIVE MBR BASIS will never be greater than the FINAL MBR AT DISCONTINUANCE BASIS.**

SCHEDULE IV—RISK CHARGES (Revised October 1, 2012)

Risk Charge – MetLife will deduct from the payment fund a risk charge at the end of each calendar month. The annualized risk charge percentage for each calendar month will be determined using the table below, based on the most recently available ratio of the MBR divided by the RAV. The monthly charge will be determined by multiplying the most recently available MBR by one-twelfth of that month's annualized risk charge percentage.

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State:	Arkansas	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	A02G Group Annuities - Deferred Non-variable/A02G.001 Fixed Premium		
Product Name:	Group Annuity		
Project Name/Number:	Endorsement/NY12-184		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:	ARCERTREAD		
Attachment(s):			
ARCERTREAD.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Red-Line		
Comments:	Form G.7812-83 GAC 298 (Red-Line) Form G.7812-83 GAC 1035 (Red-Line)		
Attachment(s):			
Form G.7812-83 GAC 298 (Red-Line).pdf Form G.7812-83 GAC 1035 (Red-Line).pdf			

		Item Status:	Status Date:
Satisfied - Item:	ARCERTREG19		
Comments:	ARCERTREG19		
Attachment(s):			
ARCERTREG19.pdf			



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS FLESCH CERTIFICATION

I certify that the form shown below has achieved the Flesch Reading Ease Score shown below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form No.	Form Description	Flesch Score
Form G.7812-83	Group Annuity Contract Endorsement-GAC 298	80
Form G.7812-83	Group Annuity Contract Endorsement-GAC 1035	82

A handwritten signature in black ink that reads "Nan Tecotzky".

Nan Tecotzky
Vice President



Metropolitan Life Insurance Company
200 Park Avenue New York, NY 10066

Group Annuity Contract No. 298 issued to

Entergy Corporation Companies

Is hereby endorsed, effective October 1, 2012 as follows:

A.) By replacing the following schedules

1. Schedule I – MBR Basis under the Contract with both:

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Schedule 4(b) - FINAL MBR AT DISCONTINUANCE BASIS (Continuation of Prior Arrangement)

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Metropolitan Life Insurance Company

Christine M. DeBiase
Vice President and Secretary

Registrar

Date

City and State

SCHEDULE I—(a) ACTIVE MBR BASIS (Added October 1, 2012)*

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Age Setback for Females	None
Expense Load	None

⁽¹⁾ Corporate Aa rates are based on Barclays U.S. Corporate Aa maturities. Cash flows beyond 29 years will be discounted to the 29th year at the lesser of 6% and the 29th year rate.

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Interest	Zero-coupon Treasuries for the first 29 years. ⁽²⁾
Age Setback for Females	6 Years
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SCHEDULE IV—RISK CHARGES (Revised October 1, 2012)

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Metropolitan Life Insurance Company
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Metropolitan Life Insurance Company

Christine M. DeBiase
Vice President and Secretary

Registrar

Date

City and State

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Expense Load	None

⁽¹⁾ Corporate Aa rates are based on Barclays U.S. Corporate Aa maturities. Cash flows beyond 29 years will be discounted to the 29th year at the lesser of 6% and the 29th year rate.

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Over \$500,000,000	0.0125%	0.0200%	0.1200%	0.1700%	0.2700%



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in black ink that reads "Nan Tecotzky". The signature is written in a cursive, flowing style.

Nan Tecotzky
Vice President